Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition (Official Form 1) (12/03) Page 1 of 27

FORM B1 United States Bankruptcy Court Northern District of Illinois						V	oluntary Petit	ion				
Name of D Piske, J	Debtor (if indiversely D.	vidual, enter	Last, First	, Middle):		Name (	of Join	t Debtor (	Spouse) (La	ıst, First,	Middle):	
	Names used by arried, maider			6 years		All Oth	er Nar marri	mes used lied, maide	by the Joint on, and trade	Debtor i	n the last 6 years	
Last four di	one, state all):	ec. No. / Cor		or other Tax I.E	). No.	Last for	r digit	s of Soc. S state all):	Sec. No. / Co	omplete I	EIN or other Tax I.D. 1	No.
186 Dun	ress of Debtor Iteman, #202 e Heights, IL		eet, City, Sta	nte & Zip Code)	<b>):</b>	Street A	ddress	of Joint I	of the less:	& Street,	City, State & Zip Coo	ie):
	Residence or o		Page			County Principa	of Res	side <b>n ker</b> Karangan	of the	·		
Mailing Ad	ldress of Debt	or (if differe	ent from str	eet address):		Mailing	Addre	ess of Join	t Debtor (if	differen	t from street address)	ţ
Venue (Che Debtor preced	ling the date o	dress above able box) niciled or h f this petition	Informat  as had a res	tion Regarding sidence, princip longer part of s or's affiliate, g	al place o such 180 d	f busines lays than	s, or p	orincipal a	ssets in this		for 180 days immediat	tely
	Type of De				onerar par						Code Under Which	
Individ	ration		☐ Co	ilroad ockbroker mmodity Broke earing Bank	er	☐ Ch	apter 7 apter 9	the Pe	t <b>ition is Fil</b> e Ch	ed (Chec apter 11 apter 12	k one box) Chapter 13	
Consu	Natur mer/Non-Busi	e of Debts	(Check one						ling Fee (C		<u> </u>	
☐ Debtor☐ Debtor☐	r is a small bu	siness as de to be consid	fined in 11	Doxes that apply U.S.C. § 101 Il business unde		☐ Fili Mu cer	ng Fee st attac ifying	to be paid that the de	d in installme application	for the cole to pay	dicable to individuals of ourt's consideration fee except in installment	
☐ Debtor☐ Debtor☐	estimates that	t funds will t, after any	be available	es only) e for distributio perty is exclude unsecured cree	d and adr		ve ex	Filed	Northern	Distri 1/200	otcy Court ct Of Illinois 4	
Estimated N	lumber of Cree	ditors	1-15	16-49 50-99	100-199	200-999	1.	Case: Debto:  1me:		REY	D PISKE Fee : 194	4
Estimated A. \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million	)1 to \$	50,000 \	Chapte Judge	: John tg: 03/ rg: 04/	/31/2 /23/2	res 004 & 12:30  004 & 11:30	PM ·
Estimated De	ebts \$50,001 to	\$100,001 to	\$500,001 to		<u>. :</u>	)d to		Trust: 	22: GLE [[]]]]]]]]]]]]	ENN 5	tearns 	
\$50,000	\$100,000	\$500,000 \$500,000	\$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		50,000, 100 mi	1:04		BKØ21		

	Entered 03/04/04 13:18:02	Property Desc Petition	
Voluntary Petition (This page must be completed and filed in every case)	4 Name of Debtor(s): Piske, Jeffrey D.	FORM B1, Page 2	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addi	tional sheet)	
Location Where Filed: - None -	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)	
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Sign	atures		
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	Ex (To be completed if debtor is require		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X Signature of Debtor Jeffrey D. Piske  X Signature of Joint Debtor	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition, declare that I have informed the petitioner than I have informed the petitioner that I have informed the petitioner than I have informed the petiti		
Telephone Number (If not represented by attorney)  February 25, 2004  Date  Signature of Attorney	Does the debtor own or have possess a threat of imminent and identifiable safety?  Yes, and Exhibit C is attached No	harm to public health or and made a part of this petition.	
Signature of Attorney for Debtor(s)  Bradley S. Covey 8208786  Printed Name of Attorney for Debtor(s)  Covey Law Firm, P.C.	Signature of Non-Att I certify that I am a bankruptcy petiti § 110, that I prepared this document provided the debtor with a copy of the	for compensation, and that I have	
Firm Name 232 S. Batavia Ave. Batavia, IL 60510	Printed Name of Bankruptcy Pet	•	
Address  630-879-9559 Fax: 630-879-9394  Telephone Number  February 25, 2004  Date	Address  Names and Social Security number prepared or assisted in preparing	pers of all other individuals who	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Authorized Individual	If more than one person prepared sheets conforming to the appropr	this document, attach additional riate official form for each person.	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition  Date	rreparer	
Title of Authorized Individual  Date	A bankruptcy petition preparer's provisions of title 11 and the Fed Procedure may result in fines or i U.S.C. § 110; 18 U.S.C. § 156.	eral Rules of Bankmintey	

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 3 of 27

## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history; (1)
- the effect of receiving a discharge of debts (2) (3)
  - the effect of reaffirming a debt; and
- your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

## WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

February 25, 2004 Debtor's Sil Date

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 4 of 27

## United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey D. Piske		Case No.
		Debtor	
			Chapter 13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	0.00			
B - Personal Property	Yes	3	7,845.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1		7,862.00		
E - Creditors Holding Unsecured Priority Claims	Yes	2		5,000.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		72,974.00		
G - Executory Contracts and Unexpired Leases	Yes	1		Constitution of the Consti		
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1			1,581.66	
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,131.16	
Total Number of Sheets of ALL S	chedules	13			n de la companya de La companya de la co	
	To	otal Assets	7,845.00			
		-	Total Liabilities	85,836.00		

# Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 5 of 27

In re	Jeffrey D. Piske			Case No.	····
		Debtor	<del></del> ,	·	
	SCHE	DULE A. REAL PR	OPERTY		
cotenan the debt labeled D Leases. If claims t	except as directed below, list all real property in variet, community property, or in which the debtor has tor's own benefit. If the debtor is married, state who "Husband, Wife, Joint, or Community." If the debtor not include interests in executory contracts and up f an entity claims to have a lien or hold a secured to hold a secured interest in the property, write "Not the debtor is an individual or if a joint petition is the as Exempt.	a life estate. Include any properther husband, wife, or both over holds no interest in real propensive deases on this schedular interest in any property, state lone" in the column labeled "	perty in which the property perty, write "Not alle. List them in the amount of Amount of Secu	ne debtor holds rights and po by placing an "H," "W," "J," ne" under "Description and L Schedule G - Executory Con the secured claim. (See Sche ared Claim."	owers exercisable for "C" in the column ocation of Property. tracts and Unexpire edule D.) If no entit
	a us basinpu				

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 6 of 27

In re	Jeffrey D. Piske		Case No.	
,		Debtor	•	

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

SCHEDULE B. PERSONAL PROPERTY

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance policies. Name insurance company of each policy and itemize surrender or	1. Cash on hand	cash on hand	-	50.00
shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel. misc. wearing apparel - 10  7. Furs and jewelry. X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or		Bank One	•	15.00
utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel. misc. wearing apparel - 16  7. Furs and jewelry. X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	TCF National Bank	-	40.00
including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel. misc. wearing apparel - 16  7. Furs and jewelry. X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. X Name insurance company of each policy and itemize surrender or	utilities, telephone companies,	<b>x</b>		
objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel. misc. wearing apparel - 16  7. Furs and jewelry. X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or	including audio, video, and	misc. household goods & furnishings	-	200.00
<ul> <li>7. Furs and jewelry.</li> <li>8. Firearms and sports, photographic, and other hobby equipment.</li> <li>9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or</li> </ul>	objects, antiques, stamp, coin, record, tape, compact disc, and	X		:
<ul> <li>8. Firearms and sports, photographic, and other hobby equipment.</li> <li>9. Interests in insurance policies. X Name insurance company of each policy and itemize surrender or</li> </ul>	6. Wearing apparel.	misc. wearing apparel	•	100.00
and other hobby equipment.  9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or	7. Furs and jewelry.	x		! !
Name insurance company of each policy and itemize surrender or		x		£
	Name insurance company of each policy and itemize surrender or	x		: :
				:
Sub-Total > 405			0.1.77	nl > 405.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 7 of 27

In re	Jeffrey D. Piske		Case No.	
		Debtor	,	

## **SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	401 (k)		-	1,650.00
12.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	x			
13.	Interests in partnerships or joint ventures. Itemize.	X	·		
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			: :
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			·
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 1,650.00 (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

## Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 8 of 27

In re	Jeffrey D. Piske	Case No.	
		Debtor	

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X,			!
21.	Patents, copyrights, and other intellectual property. Give particulars.	<b>.</b> X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and	1991	GMC Jimmy (192,000 miles)	•	1,000.00
	other vehicles and accessories.	2001	Honda CBR929RR	-	4,790.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			· •
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	x			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X	,		
32.	Farm supplies, chemicals, and feed.	x			
33.	Other personal property of any kind not already listed.	x			

Sub-Total > (Total of this page)

5,790.00

Total >

7,845.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

ĺ'n.	ro.	Jeffrey	n	Picka
ln	re	JAIIIEA	υ.	LIOVA

Case No.

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

is exempt from process under applicable nonbankruptcy law.

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

☐ 11 U.S.C. §522(b)(1): **■** 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash on Hand cash on hand	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accou	nts, Certificates of <u>Deposit</u> 735 ILCS 5/12-1001(b)	15.00	15.00
TCF National Bank	735 ILCS 5/12-1001(b)	40.00	40.00
Household Goods and Furnishings misc. household goods & furnishings	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel misc. wearing apparel	735 ILCS 5/12-1001(a)	100.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pene	sion or Profit Sharing Plans 735 ILCS 5/12-1006	1,650.00	1,650.00
Automobiles, Trucks, Trailers, and Other Veh 1991 GMC Jimmy (192,000 miles)	735 ILCS 5/12-1001(c)	1,000.00	1,000.00
2001 Honda CBR929RR	735 ILCS 5/12-1001(c)	0.00	4,790.00

<sup>0</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 10 of 27

Form B6D

In re	Jeffrey D. Piske	Case No	
•		Debtor	

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens. garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box is decide that it diseases			ig secured elains to report on any semedate	υ,					
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HW JC	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VAL OF PROPERTY SUBJECT TO LIEN		COZH-ZGEZH	∪™⊣≽∪∽⊂Ω∽г2⊂	ローのサント田口	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 7074500101514359	]		2001		ΙΤΙ	E			
GE Capital Consumer Card Co. 1400 Turbine Dr., Ste. 100 Rapid City, SD 57703		-	Purchase Money Security 2001 Honda CBR929RR			ט			
	1		Value \$ 4,790.00	)	1			7,862.00	3,072.00
Account No.			Value \$						
Account No.									
Account No.			Value \$						
		L	Value \$				Щ		
0 continuation sheets attached			(Tota	S al of t	Subte his p			7,862.00	
			(Report on Summary	of Sc		ota ule		7,862.00	

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 11 of 27

Form B6E (12/03)

In re	Jeffrey D. Piske	Case No.	
-		Debtor	

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). Deposits by individuals Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ■ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of

continuation sheets attached

adjustment.

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 12 of 27

Form B6E - Cont. (12/03)

In re	• Jeffrey D. Piske	Ca	ase No.	
		Debtor	1 1	

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR CONTINGENT CREDITOR'S NAME, **AMOUNT** AND MAILING ADDRESS TOTAL AMOUNT DATE CLAIM WAS INCURRED **ENTITLED TO** INCLUDING ZIP CODE. W AND CONSIDERATION FOR CLAIM OF CLAIM **PRIORITY** C 1 AND ACCOUNT NUMBER (See instructions.) 2000 Account No. federal income taxes IRS Mail Stop 5010 CHI 230 S. Dearborn Chicago, IL 60604 5,000.00 5,000.00 Account No. Account No. Account No. Account No. Subtotal of 1 continuation sheets attached to 5,000.00 (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims

(Report on Summary of Schedules)

5,000.00

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 13 of 27

Form B6F (12/03)

	÷		1
In re	Jeffrey D. Piske	Case No.	1
		Palacon	1

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

CREDITOR'S NAME,	č	Hu	sband, Wife, Joint, or Community		Ų	Į.P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDA	DISPUTED	AMOUNT OF CLAIR
Account No.			2002	Ť	Ť		
Bank One Box 260180 Baton Rouge, LA 70826		-	Deficiency	-	D		11,000.00
Account No. 0170715841236		-	2003	$\perp$	$^{+}$	+	11,000.00
Citibank Sears Card Box 182149 Columbus, OH 43218		-	Credit card purchases				
Account No. 03 L 480			Judgement		-	-	500.00
First Metropolitan Ins. c/o Condon & Cook, LLC 745 N. Dearborn St. Chicago, IL 60610		-					61,474.0
Account No.		<u> </u>			$\dagger$	t	<u> </u>
					<u> </u>		
0 continuation sheets attached			(Total	-	btot s pa		72,974.0
			(Report on Summary o	f Sche	To		72,974.0

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 14 of 27

In re	Jeffrey D. Piske	Case No.
		Debtor
	SCHEDULE G. EXECUTORY C	CONTRACTS AND UNEXPIRED LEASES
	Describe all executory contracts of any nature and all unexp State nature of debtor's interest in contract, i.e., "Purchaser," Provide the names and complete mailing addresses of all of	pired leases of real or personal property. Include any timeshare interests.  "Agent," etc. State whether debtor is the lessor or lessee of a lease.  ther parties to each lease or contract described.
	NOTE: A party listed on this schedule will not receive not schedule of creditors.	tice of the filing of this case unless the party is also scheduled in the appropriate
	■ Check this box if debtor has no executory contracts or un	nexpired leases.
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest.  State whether lease is for nonresidential real property.  State contract number of any government contract.
_		

o continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 15 of 27

ln re	Jeffrey D. Piske	Case No.	
		Debtor	
	SCI	HEDULE H. CODEBTORS	
debto repoi imme	or in the schedules of creditors. Include all guarante	person or entity, other than a spouse in a joint case, that is also liable ors and co-signers. In community property states, a married debtor not see on this schedule. Include all names used by the nondebtor spouse.	filing a joint case should
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	

Form B6I (12/03)

	•		
In re	Jeffrey D. Piske	Case No	
		······································	
		Debtor	

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDENTS OF DEBTOR AND SPOUSE   RELATIONSHIP   None.   SPOUSE	whether or not a joint petiti-	on is filed, unless the spouses are separated and a joint petit				
EMPLOYMENT:   DEBTOR   SPOUSE	Debtor's Marital Status:	DEPENDENTS OF DEB	TOR ANI	SPOUSE		
EMPLOYMENT:   DEBTOR   SPOUSE			AGI	3		<del></del>
EMPLOYMENT:   DEBTOR   SPOUSE		None.				
EMPLOYMENT:   DEBTOR   SPOUSE	Single					
Name of Employer						
Name of Employer						
Name of Employer						
Name of Employer	ENGRI ONAGENT	DERTOR		SPOLIS	E	
Name of Employer				31003	E	
How long employed   3 yrs.   Address of Employer   27W130 Roosevelt Rd., Ste. 109   Winfield, IL 60190   Winfield, IL 60190   Winfield, IL 60190   SPOUSE						
Address of Employer   27W130 Roosevelt Rd., Ste. 109   Winfield, IL 60190						
INCOME: (Estimate of average monthly income)						
INCOME: (Estimate of average monthly income)						
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)   \$ 2,190.50 \$ N/A						
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)   \$ 2,190.50 \$ NI/A						
Substitute   Sub				DEBTOR		SPOUSE
Subtotal			y) <b>\$</b> _	2,190.50	\$	N/A
LESS PAYROLL DEDUCTIONS   a. Payroll taxes and social security   \$ 502.67 \$ N/A	Estimated monthly overting	me	\$	0.00	\$	N/A
a. Payroll taxes and social security   \$ 502.67	SUBTOTAL	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$	2,190.50	\$	N/A
b. Insurance \$ 106.17 \$ N/A c. Union dues \$ 0.00 \$ N/A d. Other (Specify) \$ 0.00 \$ N/A SUBTOTAL OF PAYROLL DEDUCTIONS \$ 608.84 \$ N/A  TOTAL NET MONTHLY TAKE HOME PAY \$ 1,581.66 \$ N/A  Regular income from operation of business or profession or farm (attach detailed statement) \$ 0.00 \$ N/A  Interest and dividends \$ 0.00 \$ N/A  Interest and dividends \$ 0.00 \$ N/A  Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above \$ 0.00 \$ N/A  Social security or other government assistance (Specify) \$ 0.00 \$ N/A  Pension or retirement income \$ 0.00 \$ N/A  Other monthly income (Specify) \$ 0.00 \$ N/A  Other monthly income (Specify) \$ 0.00 \$ N/A	LESS PAYROLL DE	DUCTIONS				
C. Union dues			\$	502.67	\$	N/A
d. Other (Specify)	b. Insurance		\$	106.17	\$	N/A
SUBTOTAL OF PAYROLL DEDUCTIONS   S   608.84   S   N/A	c. Union dues		\$	0.00	\$	' N/A
SUBTOTAL OF PAYROLL DEDUCTIONS  \$ 608.84 \$ N/A  TOTAL NET MONTHLY TAKE HOME PAY  Regular income from operation of business or profession or farm (attach detailed statement)  Income from real property  Income from real property  Interest and dividends  Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  Social security or other government assistance  (Specify)  Social security or other government assistance  Social security or other government assista	d. Other (Specify)		<u>\$</u>		\$	
TOTAL NET MONTHLY TAKE HOME PAY  Regular income from operation of business or profession or farm (attach detailed statement)  Income from real property  Income from real property  Interest and dividends  Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  Social security or other government assistance  (Specify)  Social security or other government assistance	· · ·		_\$		<u> </u>	
Regular income from operation of business or profession or farm (attach detailed statement)			\$			<u> </u>
Statement   Stat	·		\$	1,581.66	<u> </u>	N/A
Income from real property SO.00 SN/A Interest and dividends SO.00 SN/A Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above SO.00 SN/A Social security or other government assistance (Specify) SO.00 SN/A Pension or retirement income SO.00 SN/A Other monthly income (Specify) SO.00 SN/A Other monthly income (Specify) SO.00 SN/A SO.00 SN/A	•	· · · · · · · · · · · · · · · · · · ·	_			
Interest and dividends . \$ 0.00 \$ N/A  Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above . \$ 0.00 \$ N/A  Social security or other government assistance  (Specify) \$ 0.00 \$ N/A  Pension or retirement income . \$ 0.00 \$ N/A  Other monthly income  (Specify) \$ 0.00 \$ N/A  Other monthly income  (Specify) \$ 0.00 \$ N/A  N/A			\$		-	
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	• • •		2—		ž—	**
or that of dependents listed above			2	0.00	2_	N/A
(Specify)         \$ 0.00 \$ N/A           \$ 0.00 \$ N/A           Pension or retirement income         \$ 0.00 \$ N/A           Other monthly income         \$ 0.00 \$ N/A           (Specify)         \$ 0.00 \$ N/A           \$ 0.00 \$ N/A	Alimony, maintenance or or that of dependents liste	support payments payable to the debtor for the debtor's used above	se \$	0.00	<b>\$</b>	N/A
S   0.00   S   N/A	Social security or other g	overnment assistance				
Pension or retirement income         \$ 0.00 \$ N/A           Other monthly income         \$ 0.00 \$ N/A           (Specify)         \$ 0.00 \$ N/A            \$ 0.00 \$ N/A	(Specify)		\$		<u>\$</u>	
Other monthly income         \$ 0.00 \$ N/A           (Specify)         \$ 0.00 \$ N/A			2		* <u> </u>	
(Specify)		ome	2	0.00	<u> 2</u>	N/A
\$			¢	0.00	•	N/A
	(Specify)		.s		\$	
TOTAL MODILE	TOTAL MONTHLY INC		Š			
TOTAL COMBINED MONTHLY INCOME \$ 1,581.66 (Report also on Summary of Schedules)	<del> </del>				~	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

# Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 17 of 27

re	Jeffrey D. Piske			Case No.	
· —		· · · · · · · · · · · · · · · · · · ·	Debtor	<del></del> >	
	SCHEDULE J. CU	RRENT EX	PENDITURES C	OF INDIVIDUAL DE	EBTOR(S)
_	emplete this schedule by estimate			ha dahtar and tha dahtark for	mily Dro rote any navro
Co nade b	implete this schedule by estimated in the contract of the cont	ing the average	to show monthly rate.		mily. I'ld late ally payin
Ch exp	neck this box if a joint petition penditures labeled "Spouse."	is filed and deb	otor's spouse maintains	a separate household. Com	plete a separate schedul
Rent o	or home mortgage payment (inc	lude lot rented	for mobile home)		. \$ <u>0.00</u>
Are re	eal estate taxes included?	Yes	NoX		
Is proj	perty insurance included?	Yes	NoX		
Utiliti	es: Electricity and heating fuel	l			. \$ <u>0.00</u>
	Other		· · · · · · · · · · · · · · · · · · ·		. \$ <u> </u>
	maintenance (repairs and upke	ep)			. \$ <u> </u>
	ing				
Laund	lry and dry cleaning				. \$ <u>50.00</u>
Medic	al and dental expenses	, <b></b>			. \$ <u>100.00</u>
	portation (not including car pay				
	ation, clubs and entertainment,				
Charit	table contributions				. \$ <u>0.00</u>
insura	ince (not deducted from wages	or included in h	nome mortgage paymer	nts)	
	Homeowner's or renter's.				. \$ <u>0.00</u> . \$ 0.00
	Auto				. \$ 153.16
	Other				. \$0.00
	Other				. \$ <u>0.00</u>
Install	lment payments: (In chapter 12	and 13 cases, d	lo not list payments to	be included in the plan.)	
	Auto	· · · · · · · · · · · · · · · · · · ·			. \$ <u>0.00</u> . \$ 0.00
	Other				. \$ 0.00 . \$
	Other				. \$ 0.00
Alimo	ony, maintenance, and support	paid to others .			. \$ 0.00
	ents for support of additional d				
	lar expenses from operation of				
Other		<u> </u>		•••••	. \$0.00_
	AL MONTHLY EXPENSES (R				
FOR	CHAPTER 12 AND 13 DEBTO	PRSONLY]			
	le the information requested bel	ow, including w	whether plan payments	are to be made bi-weekly, m	ionthly, annually, or at
ther r	regular interval.			_	4 344 55
A. To	otal projected monthly income			, <u>\$</u>	1,581.66
B. To	tal projected monthly expenses	. <b></b>		<u>\$</u>	1,131.16
	cess income (A minus B)				
D. To	otal amount to be paid into plan	ı each <u>Mont</u> l	hly	<b>\$</b>	450.00

(interval)

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 18 of 27

## United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey D. Piske		Case No.		; ;
		Debtor(s)	Chapter	13	

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	February 25, 2004	Signature	!Wh.	lik	_	
			Jeffrey D. Piske			
			Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

## Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 19 of 27

Form 7 (12/03)

## United States Bankruptcy Court Northern District of Illinois

					i
In re	Jeffrey D. Piske		Case No.		
		Debtor(s)	Chapter	13	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$2,192.00	YTD
\$28,800.00	2003
\$27,406.00	2002

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

### 3. Payments to creditors

None 

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

\$1,200.00

\$0.00

None

Motorcycle

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION Judgement

12/03

First Metropolitan Ins. v. Piske

collections

DuPage Co., IL

03 L 480

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

Bank One Box 260180 Baton Rouge, LA 70826

filed.)

garnishment on repo of 2001 Chevy S10 Extreme8/02

5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **CREDITOR OR SELLER** Bank One Box 260180 Baton Rouge, LA 70826

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

8/02

DESCRIPTION AND VALUE OF PROPERTY 2001 Chevy \$10 Extreme

### Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 21 of 27

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

RDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Covey Law Firm 232 S. Batavia Ave. Batavia, IL 60510 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2/04

OF PROPERTY \$1000

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

## Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 22 of 27

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

5

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

**GOVERNMENTAL UNIT** 

LAW

NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

I.D. NO. (EIN) ADDRESS NATURE OF BUSINESS

**BEGINNING AND ENDING** 

DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

### Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 24 of 27

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. Dist

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

#### NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

#### DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

## Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 25 of 27

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLI

**DATE OF TERMINATION** 

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 26 of 27

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	hat I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto
and that they are true and correct.	

Date	February 25, 2004	Signature	IN Put	
	`	_	Jeffrey DV Piske	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 04-08475 Doc 1 Filed 03/04/04 Entered 03/04/04 13:18:02 Desc Petition Page 27 of 27
United States Bankruptcy Court
Northern District of Illinois

	Jeffrey D. P	iske			Case No.		
				Debtor(s)	Chapter	13	
	· <b>D</b> )	ISCLOSURE (	OF COMPENS	SATION OF ATTORM	NEY FOR DE	BTOR(S)	
•	southermentous best	a to inc writing one a	EST OCTOIG THE HILLIA	2016(b), I certify that I am of the petition in bankruptcy, or in connection with the bankr	ar agreed to be soil	to me for comment	or and that dered or to
						2,200.00	
						806.00	
	Balance Due	······································			\$	1,394.00	
2. T	The source of the	compensation paid to	me was:				
		Debtor		Other (specify):			
3. Т	he source of com	pensation to be paid	to me is:			•	
		Debtor		Other (specify):			
a. b. c.	Preparation and Representation [Other provision Negotlat	deptor's imancial situation in filing of any petition of the debtor at the mass as needed]  ions with secure	lation, and rendering n, schedules, statementering of creditors a	r legal service for all aspects of g advice to the debtor in determ int of affairs and plan which ma and confirmation hearing, and a	nining whether to find the second sec	le a petition in bankrup	
	reamirma	tion agreements	and applications	duce to market value; ex as needed.	emption planni	ng; requesting and	filing of
5. B <u>y</u>	y agreement with Represer any othe	the debtor(s), the about ntation of the deb r adversary process	ove-disclosed fee do tors in any disch	as needed.  es not include the following set argeability actions, judicia on and filing of motions poens. Appearance at a con	rvice: Il lien avoidance	s, relief from stay a	ctions or
5. B	y agreement with Represer any othe	the debtor(s), the about the debtor(s), the debtor(s) and the debtor adversary process.	ove-disclosed fee do tors in any disch eding, preparation ds or judgment il	as needed.  es not include the following ser  argeability actions, judicia	rvice: Il lien avoidance	s, relief from stay a	ctions or
I	y agreement with Represer any othe of liens o	the debtor(s), the about ation of the debtor adversary process on household goo	ove-disclosed fee do tors in any disch eding, preparation ds or judgment if	as needed. es not include the following set argeability actions, judicia on and filing of motions po ens. Appearance at a con	rvice: Il lien avoidance ursuant to 11 US tinued Sec. 341	s, relief from stay a SC 522(f)(2)(A) for a Meeting of Creditor	ctions or voidance s.
I o	y agreement with Represe any othe of liens of	the debtor(s), the about the debtor adversary process on household goo regoing is a completing.	ove-disclosed fee do tors in any disch eding, preparation ds or judgment if	as needed. es not include the following set argeability actions, judicia on and filing of motions poens. Appearance at a con ERTIFICATION	rvice: Il lien avoidance ursuant to 11 US tinued Sec. 341	s, relief from stay a SC 522(f)(2)(A) for a Meeting of Creditor	ctions or voidance s.
I	y agreement with Represe any othe of liens of	the debtor(s), the about the debtor adversary process on household goo regoing is a completing.	ove-disclosed fee do tors in any disch eding, preparation ds or judgment if	as needed. es not include the following set argeability actions, judicia on and filing of motions poens. Appearance at a con ERTIFICATION	rvice: al lien avoidance ursuant to 11 Us tinued Sec. 341 aypaent to me for 1	s, relief from stay a SC 522(f)(2)(A) for a Meeting of Creditor	ctions or voidance s.